

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

JAMES R. DEANOVICH  
ANGELA CORTAZZO DEANOVICH  
Debtor(s)

Case No. 13-20452GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/31/2013.
- 2) The plan was confirmed on 03/15/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 10/02/2014, 02/05/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/05/2018.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$47,603.41.
- 10) Amount of unsecured claims discharged without payment: \$12,708.07.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$86,776.61
Less amount refunded to debtor	\$2,845.84

**NET RECEIPTS: \$83,930.77**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,875.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,284.84
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$6,159.84**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCED CALL CENTER TECHNO	Unsecured	1,258.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	1,277.28	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	0.00	84.52	84.52	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
CONSUMER PORTFOLIO SVCS/CPS	Priority	NA	15,326.45	0.00	13,531.05	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	450.65	450.65	450.65	450.65	169.94
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	114.92	114.92	114.92	0.00
DISCOVER BANK(*)	Unsecured	2,237.00	NA	NA	0.00	0.00
FCNB PREFERRED CHARGE/SPIEGEL	Unsecured	0.00	NA	NA	0.00	0.00
GAP/GE MONEY++	Unsecured	0.00	NA	NA	0.00	0.00
GEMB / OLD NAVY++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK USA NA - TRUSTEE	Secured	81,889.44	0.00	10,549.26	10,549.26	0.00
HSBC BANK USA NA - TRUSTEE	Secured	0.00	84,459.16	0.00	0.00	0.00
HSBC BANK USA NA - TRUSTEE	Secured	0.00	0.00	0.00	37,986.95	0.00
HSBC BANK USA NA - TRUSTEE	Secured	0.00	21,516.95	0.00	0.00	0.00
JAMES R DEANOVICH	Unsecured	2,500.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	443.32	521.25	521.25	0.00	0.00
JEFFERSON HILLS BORO - SEWAGE	Secured	142.00	1,329.21	1,329.21	1,329.21	339.72
KOHL'S	Unsecured	117.72	NA	NA	0.00	0.00
KOHL'S	Unsecured	0.00	NA	NA	0.00	0.00
LORD & TAYLOR	Unsecured	0.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	5.10	5.10	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	0.00	1,360.03	1,215.12	1,215.12	110.28
PA DEPARTMENT OF REVENUE*	Priority	1,425.37	107.47	0.00	0.00	0.00
PA MUNICIPAL SERVICE CO	Unsecured	878.95	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	1,436.98	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	309.50	187.23	187.23	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,478.00	1,412.44	1,412.44	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TALBOTS	Unsecured	0.00	NA	NA	0.00	0.00
TARGET NATIONAL BANK	Unsecured	521.00	NA	NA	0.00	0.00
THD/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO BANK DBA WELLS F/	Secured	6,705.00	6,548.97	6,548.97	6,548.97	950.49
WEST JEFFERSON HILLS SD & JEFFE	Priority	NA	46.02	46.02	46.02	0.00
WEST JEFFERSON HILLS SD & JEFFE	Priority	NA	4,428.35	4,428.35	4,428.35	0.00
WEST PENN POWER**	Unsecured	237.71	270.60	270.60	0.00	0.00
WORLD FINCL NETWORK NATL BAN	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$10,549.26	\$48,536.21	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$6,548.97	\$6,548.97	\$950.49
All Other Secured	\$3,109.90	\$3,109.90	\$619.94
<b>TOTAL SECURED:</b>	<b>\$20,208.13</b>	<b>\$58,195.08</b>	<b>\$1,570.43</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,474.37	\$18,005.42	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$4,474.37</b>	<b>\$18,005.42</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$2,481.14</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,159.84</u>	
Disbursements to Creditors	<u>\$77,770.93</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$83,930.77</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/21/2018

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.